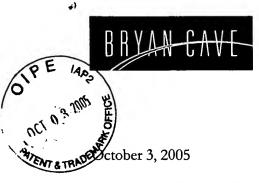
10-04-05



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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Re:

United States Patent Application No. 09/760,113

Filed: January 12, 2001

Invention: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT

PLAN DESIGNS

Inventor: Barrett Toan, et al.

Our Reference Number: C018497/0106453

Sir:

We are enclosing papers on behalf of applicant for the above-referenced patent application. The papers are:

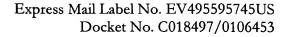
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- 2. Transmittal letter
- 3. Petition for Extension of Time Under 37 CFR § 1.136(a)
- 4. Response to Office Action
- 5. Check in the amount of \$1,590.00 for four month extension; and
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If our check is missing or is insufficient, please charge any additional fee or credit any overpayment to Deposit Account No. 02-4467.

Respectfully submitted,

Robert G. Lancaster

RGL/kh **Enclosures**





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
Barrett Toan et al.) Examiner: Rachel L. Porter
Serial No. 09/760,113) Art Unit: 3626
Filed: January 12, 2001)
For: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT PLAN DESIGNS)))

CERTIFICATE OF EXPRESS MAILING

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